IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Keyes et al.

Art Unit: 3628

Serial No.: 09/871,341

Examiner: Clement B. Graham

Filed: May 31, 2001

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For: METHODS AND SYSTEMS

FOR PORTFOLIO CASH FLOW

VALUATION

AMENDMENT

Mail Stop Amendment Hon. Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

In response to the Office Action dated June 1, 2007, Applicants respectfully request consideration and entry of the following amendment.